

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Chantel Marie Horner
Debtor

Case No. 17-00048-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db
4871589 +Chantel Marie Horner, 1902 Andrews Street, York, PA 17404-5447
+Executive Credit Management, Inc., 4 Waterloo Road, Stanhope, NJ 07874-2653
4871591 +LCL Management Co., 199 Baldwin Road, Parsippany, NJ 07054-2043
4871592 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
4871593 +Nationwide Insurance, PO Box 13958, Philadelphia, PA 19101-3958
4871596 +The York Water Company, 130 East Market Street, York, PA 17401-1219
4871599 +Wellspring Health, York Hospital, 1001 South George Street, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4871587 EDI: BANKAMER.COM Apr 21 2017 19:03:00 Bank of America, P.O. Box 982238,
El Paso, TX 79998
4871588 +E-mail/Text: bknotice@erccollections.com Apr 21 2017 19:05:27 Enhanced Recovery Corp,
8014 Bayberry Road, Jacksonville, FL 32256-7412
4871590 EDI: FSAE.COM Apr 21 2017 19:03:00 Firstsource Advantage, LLC, PO Box 628,
Buffalo, NY 14240-0628
4871594 EDI: PRA.COM Apr 21 2017 19:03:00 Portfolio Recovery Associates,
120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962
4871595 +EDI: RMSC.COM Apr 21 2017 19:03:00 Synchrony Bank / Wolf's Furniture, PO Box 965036,
Orlando, FL 32896-5036
4871597 +EDI: TFSR.COM Apr 21 2017 19:03:00 Toyota Motor Credit Co, 240 Gibraltar Road, Suite 260,
Horsham, PA 19044-2387
4871598 EDI: VERIZONWIRE.COM Apr 21 2017 19:03:00 Verizon Wireless, PO Box 25505,
Lehigh Valley, PA 18002-5505

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4871600* +Wellspan Health, York Hospital, 1001 South George Street, York, PA 17403-3645
4871601* +Wellspan Health, York Hospital, 1001 South George Street, York, PA 17403-3645

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles on behalf of Debtor Chantel Marie Horner pmurphy@dplglaw.com,
kgreene@dplglaw.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Chantel Marie Horner**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9051**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

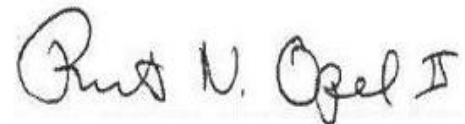
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00048-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Chantel Marie Horner

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

April 21, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.